



Docket No.: 24534-080000

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : BRAUN, WILLIAM J., et
al.
Appl. No. : 09/930913
Filed : August 15, 2001
Title : SYSTEM AND METHOD
FOR EVALUATING REAL
ESTATE FINANCING
STRUCTURES

Confirmation No.: 1702

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 14, 2005.

Grp./A.U. : 3628
Examiner : H.T. Dass
Customer No. : 1923

Signature Stephen T. Scherrer
Stephen T. Scherrer, Reg. No. 45,080

REPLY TO FINAL OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Introductory Comments

The paper is submitted in response to the Office Action dated July 14, 2005. Please consider the remarks as indicated on the following pages.

Amendments to the Claims begin on page 2.

Remarks/Arguments begin on page 7.